

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/608,562 Confirmation No.: 7254  
Filed : June 30, 2003  
Applicant : Lawson, et al.  
Title : **A Technique for Calculating Payee  
Specific Time to Payment Completion**  
Art Unit : 3685  
Examiner : Steven S. Kim  
Atty Docket No. : 23952-0142  
Customer No. : 72386

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## AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

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Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

Sir or Madam:

Responsive to the Final Office Action mailed January 13, 2010, Applicants submit the following amendments and remarks. A Request for Continued Examination under 37 C.F.R. § 1.114 is being contemporaneously submitted herewith. In light of these amendments and remarks, Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks** begin on page 14 of this paper.

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### CERTIFICATE OF ELECTRONIC TRANSMISSION

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I hereby certify that this correspondence is being filed with the United States Patent and Trademark Office, in electronic format, using the Electronic Filing System on April 13, 2010.

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/Kimberly Treadwell/  
**Kimberly A. Treadwell**